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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

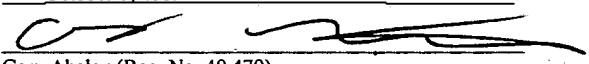
Applicant : Hogan *et al.*
Serial No. : 09/886,486 Group Art Unit: 2167
Filed : June 22, 2001 Examiner: To be assigned
For : METHOD AND SYSTEM FOR CONDUCTING SECURE
PAYMENTS OVER A COMPUTER NETWORK WITHOUT A
PSEUDO OR PROXY ACCOUNT NUMBER

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

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October 1, 2002


Gary Abelev (Reg. No. 40,479)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. § 1.56 and 37 C.F.R. § 1.97(b), Applicant brings to the Examiner's attention the prior art listed on the attached Form PTO 1449, copies of which are attached. It is respectfully requested that the listed prior art be made of record in the application. These references were provided along with the International Search Report (copy enclosed herewith) for the corresponding international application No. PCT/US01/19754.

This document is submitted prior to the current examination of the above-identified application on the merits. Thus, no fee is believed to be required. However,

the Commissioner is hereby authorized to charge payment of any necessary fee or credit
any overpayment to Deposit Account No. 02-4377.

Respectfully submitted,

Dated: October 1, 2002

By: 

Gary Abelev
Reg. No. 40,479

Attorney for Applicant(s)
BAKER BOTTS L.L.P.
30 Rockefeller Plaza, 44th floor
New York, New York 10112
(212) 408-2522

Encls.